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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CUMBERLAND COUNTY  
DOCKET NO. CUM-DC-3488-25

JUSTIN ZIMMERMAN, )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
LAVIN COOPER, )  
 )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Acting Attorney General of New Jersey, (by Richard E. Wegryn, Jr., Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and

Insurance on a motion for final judgment by default; and

Defendant, Lavin Cooper ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for failure to appear, answer, or otherwise defend; and

This Court now finds that the Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(5), by knowingly providing material misrepresentations to Progressive Garden State Insurance Company ("Progressive") on an initial automobile insurance policy application dated February 8, 2021, and during the policy term, by failing to disclose his true residence and the garaging location of the policy vehicles, and by presenting Progressive with falsified documents in support of his alleged residence in support of the application; and

FINAL JUDGMENT is on this **12** day of **March** 2026, entered in the amount of \$13,147.50 against the Defendant Lavin Cooper and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$7,147.50, pursuant to N.J.S.A. 17:33A-5(b); and a

statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 10 days of the date of receipt.

James R. Swift  
J.S.C.

This motion was:

           Opposed

  xx   Unopposed